

**FERNALD LAW GROUP LLP**  
BRANDON C. FERNALD (SBN 10582)  
brandon.fernald@fernaldlawgroup.com  
6236 Laredo Street  
Las Vegas, Nevada 89146  
Tel: 702.410.7500  
Fax: 702.410.7520

Attorneys for Defendant,  
CAPITAL ONE BANK (USA), N.A.,  
Erroneously Named As "Capital One"

**UNITED STATES DISTRICT COURT**  
**DISTRICT OF NEVADA – LAS VEGAS**

ROBERT J. HOWARD,  
Plaintiff,

v.

BANK OF AMERICA, N.A., CAPITAL  
ONE, and EQUIFAX INFORMATION  
SERVICES, LLC,  
Defendants.

Case No. 2:15-cv-02348-KJD-VCF

*Assigned to Judge Kent J. Dawson  
Referred to Magistrate Judge Cam  
Ferenbach*

**STIPULATION TO EXTEND  
TIME TO RESPOND TO  
COMPLAINT**

**(FIRST REQUEST)**

*[[Proposed] Order lodged  
concurrently herewith]*

Complaint Filed: August 5, 2015  
Trial Date: TBA

1 Plaintiff Robert J. Howard ("Plaintiff"), by and through his counsel of record,  
2 Michael Kind (who appeared in the state-court action before it was removed to this  
3 Court and will make an appearance in this Court shortly) and Defendant Capital One  
4 Bank (USA), N.A., erroneously named as "Capital One" ("Capital One"), by and  
5 through its counsel of record, Brandon C. Fernald, hereby submit this stipulation to  
6 extend Capital One's time to file a responsive pleading to Plaintiff's Complaint by  
7 thirty (30) days, as follows:

8 **WHEREAS:**

9 1. Plaintiff filed the Complaint in this matter on August 5, 2015, and  
10 effectuated service of his Summons and Complaint on Capital One on November 19,  
11 2015;

12 2. The Parties agree that a brief extension of time for Capital One to file its  
13 responsive pleading to the Complaint would benefit both Parties because it will allow  
14 them to gather additional facts and information while continuing to devote their  
15 resources to exploring the potential for early resolution of this matter before incurring  
16 further fees and costs;

17 3. Capital One and Plaintiff have agreed to extend Capital One's current  
18 deadline to respond to Plaintiff's Complaint by thirty (30) days to January 15, 2016;

19  
20 **NOW, THEREFORE, IT IS HEREBY STIPULATED THAT:**

21 CAPITAL ONE will file its responsive pleading to Plaintiff's Complaint on or  
22 before January 15, 2016.

23  
24 **IT IS SO STIPULATED.**

25 ///

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27 ///

1 DATED: December 16, 2015

KAZEROUNI LAW GROUP, APC

2  
3 By: /s/ Michael Kind

4 MICHAEL KIND  
Attorneys for Plaintiff,  
5 TOMMY D. DAVIS

6 DATED: December 16, 2015

FERNALD LAW GROUP LLP

7  
8 By: /s/ Brandon C. Fernald

9 BRANDON C. FERNALD  
Attorneys for Defendant,  
10 CAPITAL ONE BANK (USA),  
N.A., Erroneously Named As  
11 "Capital One"

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8 **UNITED STATES DISTRICT COURT**  
9 **DISTRICT OF NEVADA – LAS VEGAS**  
10

11 ROBERT J. HOWARD,

12 Plaintiff,

13 v.

14 BANK OF AMERICA, N.A., CAPITAL  
15 ONE, and EQUIFAX INFORMATION  
SERVICES, LLC,

16 Defendants.  
17

Case No. 2:15-cv-02348-KJD-VCF

*Assigned to Judge Kent J. Dawson  
Referred to Magistrate Judge Cam  
Ferenbach*

**~~[PROPOSED]~~ ORDER  
EXTENDING TIME TO  
RESPOND TO COMPLAINT**

*[Stipulation filed concurrently  
herewith]*

18 Complaint Filed: August 5, 2015  
19 Trial Date: TBA  
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**ORDER**

The Court has reviewed the Stipulation filed by Plaintiff Robert J. Howard and Defendant Capital One Bank (USA), N.A. ("Capital One"), to extend Capital One's time to file a responsive pleading by thirty (30) days. The Stipulation is incorporated herein by reference. Good cause appearing thereon, the Court hereby orders as follows:

Capital One's time to file a responsive pleading to the Complaint is hereby extended. Capital One shall file its responsive pleading to the Complaint on or before January 15, 2016.

**IT IS SO ORDERED.**

DATED: December 18, 2015



HON. Cam Ferenbach  
UNITED STATES MAGISTRATE JUDGE